

Fill in this information to identify the case:

Debtor 1 Robert W. FlohrDebtor 2 Mary C. Flohr

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of NEW YORKCase number 8-24-70760-reg**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK TRUST NATIONAL ASSOCIATION **Court claim no. (if known):** 8-2
NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER
TRUSTEE FOR RCAF ACQUISITION TRUST

Last 4 digits of any number you use to
 identify the debtor's account: 4815

Date of payment change: 3/1/2025

Must be at least 21 days after date
 of this notice

New total payment: \$2,554.89

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

No.

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$1,322.51

New escrow payment: \$1,319.95

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment: New principal and interest payment:

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

No

Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Robert W. Flohr

Print Name

Middle Name

Last Name

Case number (if known) 8-24-70760-reg**Part 4:****Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Aashmita Shravah Date 01/24/2025
 Signature

Print	<u>Aashmita Shravah</u>			Title	<u>Authorized Agent for Creditor</u>
	First Name	Middle Name	Last Name		
Company	<u>Robertson, Anschutz, Schneid, Crane & Partners, PLLC</u>				
Address	<u>13010 Morris Rd., Suite 450</u>				
	Number	Street		State	ZIP Code
	<u>Alpharetta,</u>			<u>GA</u>	<u>30004</u>
	City				
Contact Phone	<u>470-321-7112</u>			Email	<u>ashravah@raslg.com</u>

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on January 28, 2025, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Robert W. Flohr
644 Ardsley Blvd.
Garden City, NY 11530

Mary C. Flohr
644 Ardsley Blvd.
Garden City, NY 11530

And via electronic mail to:

Moshie Solomon
Law Offices of Moshie Solomon, P.C.
5 Penn Plaza
23rd Floor
New York, NY 10001

Michael J. Macco
Michael J. Macco Trustee
2950 Express Dr S
Ste 109
Islandia, NY 11749

United States Trustee
Long Island Federal Courthouse
560 Federal Plaza - Room 560
Central Islip, NY 11722-4437

By: /s/ Jai Young
Jai Young



P.O. Box 8619
Philadelphia, PA 19101-8619

Telephone: (877) 735-3637
Fax: (866) 926-5496
www.selenefinance.com

Hours of Operation
Monday through Thursday 8:00 am to 9:00 pm, CT; Friday 8:00
am to 5:00 pm, CT

[REDACTED]
MOSHIE SOLOMON
Law Offices of Moshie Solomon, P.C.
5 PENN PLAZA 23RD FLOOR
New York NY 10001

Re: Account Number: [REDACTED]
Mortgagor(s): ROBERT FLOHR

Property Address: 644 ARDSLEY BLVD
GARDEN CITY SOUTH NY 11530

Our records indicate the above referenced account has been impacted by a bankruptcy filing. If a mortgagor has received a discharge in bankruptcy, Selene fully acknowledges that such mortgagor has no personal liability for the debt and is not attempting to collect the debt from that mortgagor personally. If the account is impacted by an active bankruptcy case, Selene fully acknowledges the automatic stay and is not attempting to collect the debt. THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY.

For properties located in New York: Selene Finance LP is registered with the Superintendent. You may file complaints about the Servicer with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Please note, however, that if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally.

For Servicemembers and their Dependents: The Federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including, under most circumstances, a prohibition on foreclosure during and twelve months after the servicemember's active duty service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, except pursuant to a court order. You also may be entitled to other protections under these laws, including interest rate and fee relief. Please contact us to learn more about your rights.



P.O. Box 8619
Philadelphia, PA 19101-8619

**ANNUAL ESCROW ACCOUNT
DISCLOSURE STATEMENT**



Online Information: www.selenefinance.com

Email: customerservice@selenefinance.com



Hours Of Operation: Monday through Thursday 8:00 am to

9:00 pm, CT; Friday 8:00 am to 5:00 pm, CT

Phone: (877) 735-3637

Hearing Impaired: Call 711 or (800) 735-2989

Fax: (866) 926-5496



Correspondence:

P.O. Box 8619
Philadelphia, PA 19101-8619

Analysis Date:

01/03/25

Loan Number:

Borrower Name:

ROBERT FLOHR

Property Address: 644 ARDSLEY BLVD
GARDEN CITY SOUTH NY 11530

MOSHIE SOLOMON
Law Offices of Moshie Solomon, P.C.
5 PENN PLAZA 23RD FLOOR
New York NY 10001

Each year Selene Finance LP reviews your escrow account to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay your property taxes, flood insurance (if required), homeowner's insurance premiums and mortgage insurance premiums on your behalf. Below are answers to the most commonly asked questions we receive about the annual escrow analysis and the details related to your account.

1. What is the amount of my new monthly payment starting March 01, 2025?

Payment Items	Previous Payment	New Payment	Difference
Principal and Interest	\$1,234.94	\$1,234.94	\$0.00
Escrow	\$1,322.51	\$1,319.95	-\$2.56
Surplus	\$0.00	\$0.00	\$0.00
Total Payment	\$2,557.45	\$2,554.89	-\$2.56

- **Note:** If you currently use a third party bill pay service to make automatic payments, please update the amount scheduled to reflect the new payment amount listed above. If you are currently set up on automatic payments with Selene Finance LP, this new amount will automatically take effect with your March payment.

2. What are the most common reasons that my escrow payment may change from year to year?

A. Increases or Decreases in Amounts Billed – The amounts we collect each month to be held in your escrow account may change based on increases or decreases to your property taxes, mortgage insurance premiums, or homeowner's insurance premiums. The information below compares the amounts Selene Finance LP expected to pay for each item this past year from your escrow account to the actual amounts that were paid or will be due. The difference column reflects the increase or decrease for each escrowed item.

Escrowed Item	Anticipated Amounts Due	Actual Amounts Paid or Due	Difference
CITY 1ST INS	\$3,061.21	\$3,061.21	\$0.00
CITY 2ND INS	\$3,061.21	\$3,061.21	\$0.00
HOMEOWNERS I	\$2,149.00	\$2,274.00	\$125.00
SCHOOL 1ST I	\$3,799.37	\$3,643.58	-\$155.79
SCHOOL 2ND I	\$3,799.37	\$3,799.37	\$0.00
Total Annual Escrow Payments	\$15,870.16	\$15,839.37	-\$30.79
Monthly Escrow Payments	\$1,322.51	\$1,319.95	-\$2.56

B. Repayment of Escrow Surplus – According to the projections shown in Table 1 on the reverse side, your escrow account will rise above the minimum required balance of \$2,639.90 in January. This means you have a *surplus* of \$38.51 in your escrow account.

Please be advised that this is not an attempt to collect any pre-petition escrow advances, which have been previously included in the subject mortgagee's Proof of Claim which includes the remaining escrow shortage of \$4,345.96.

Projected Low Escrow Balance	minus	Allowable Low Escrow Balance	equals	Surplus
(\$1,667.55)		\$2,639.90		\$38.51

ESCROW SURPLUS SUMMARY

Loan Number: [REDACTED]

Name: MOSHIE SOLOMON
Law Offices of Moshie Solomon, P.C.

Overage Amount: \$38.51

In the event your loan is 30 or more days past due, any overage will be retained.

If you have any questions, please contact us at (877) 735-3637.



ESCROW ACCOUNT PROJECTIONS AND ACTIVITY HISTORY

Table 1 shows a month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow surplus or shortage.

TABLE 1 - ACCOUNT PROJECTIONS

<u>Month</u>	<u>Description</u>	<u>Payments Estimate</u>	<u>Disbursements Estimate</u>	<u>Current Balance</u>	<u>Projected Balance</u>	<u>Required Difference</u>
Beginning Balance						
March 25		\$1,319.95	\$0.00	-\$347.63	\$3,959.82	
April 25	SCHOOL 2ND I	\$1,319.95	\$3,799.37	-\$1,507.10	\$2,800.35	-\$4,307.45
May 25		\$1,319.95	\$0.00	-\$187.15	\$4,120.30	-\$4,307.45
June 25		\$1,319.95	\$0.00	\$1,132.80	\$5,440.25	-\$4,307.45
July 25	CITY 2ND INS		\$3,061.21	\$608.46	\$3,698.99	-\$4,307.45
August 25		\$1,319.95	\$0.00	\$711.49	\$5,018.94	-\$4,307.45
September 25		\$1,319.95	\$0.00	\$2,031.44	\$6,338.89	-\$4,307.45
October 25	SCHOOL 1ST I	\$1,319.95	\$3,643.58	-\$292.19	\$4,015.26	-\$4,307.45
November 25		\$1,319.95	\$0.00	\$1,027.76	\$5,335.21	-\$4,307.45
December 25		\$1,319.95	\$0.00	\$2,347.71	\$6,655.16	-\$4,307.45
January 26	CITY 1ST INS		\$3,061.21	\$606.45	\$4,913.90	-\$4,307.45
January 26	HOMEOWNERS I	\$0.00	\$2,274.00	-\$1,667.55	\$2,639.90	-\$4,307.45 **
February 26		\$1,319.95	\$0.00	-\$347.60	\$3,959.85	-\$4,307.45
Totals		\$15,839.40	\$15,839.37			

** Low Balance used to determine escrow surplus or shortage.

Federal law (RESPA) allows lenders to maintain a two month cushion in an escrow account. A lower cushion may be required under state law. The cushion helps minimize the amount your escrow account could be overdrawn if tax or insurance payments increase.

Table 2 itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. Last year's estimates are next to the actual activity. An asterisk (*) indicates a difference between the estimated and actual payments and disbursements. The letter 'E' beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

TABLE 2 - ESCROW ACTIVITY HISTORY

<u>Month</u>	<u>Description</u>	<u>Payments Estimate</u>	<u>Actual</u>	<u>Projected Disbursement Estimate</u>	<u>Actual</u>	<u>Projected Escrow Balance</u>	<u>Actual Escrow Balance</u>
Beginning Balance							
March 24		\$1,322.51	\$1,395.57 *			\$3,967.58	-\$38,172.16
April 24	SCHOOL 2ND I	\$1,322.51	\$1,395.57 *	\$3,799.37	\$3,799.37	\$2,813.23	-\$36,776.59
May 24		\$1,322.51	\$1,395.57 *			\$4,135.74	-\$37,784.82
June 24		\$1,322.51	\$1,395.57 *			\$5,458.25	-\$36,389.25
July 24	CITY 2ND INS	\$1,322.51	\$1,395.57 *	\$3,061.21	\$3,061.21	\$3,719.55	-\$38,054.89
August 24		\$1,322.51	*			\$5,042.06	-\$38,054.89
September 24		\$1,322.51	\$1,395.57 *			\$6,364.57	-\$36,659.32
October 24	SCHOOL 1ST I	\$1,322.51	\$5,487.08 *	\$3,799.37	\$3,643.58 *	\$3,887.71	-\$34,815.82
November 24		\$1,322.51	\$2,743.54 *			\$5,210.22	-\$32,072.28
December 24	HOMEOWNERS I	\$1,322.51	\$1,371.77 *			\$6,532.73	-\$32,974.51
January 25	CITY 1ST INS	\$1,322.51	\$34,365.58 E	\$3,061.21	\$3,061.21 E	\$4,794.03	-\$1,670.14
January 25	HOMEOWNERS I					\$2,645.03	-\$1,670.14
February 25		\$1,322.51	\$1,322.51 E			\$3,967.54	-\$347.63
Totals		\$15,870.12	\$53,663.90	\$15,870.16	\$15,839.37		

If you have questions about your escrow analysis statement please contact our Customer Service Department at (877) 735-3637.

If you have an active bankruptcy or have received a bankruptcy discharge, we are sending this for informational, legal, or compliance purposes only. We are not trying to collect against you personally. If you have questions about this communication or your obligation to pay, please contact your attorney.

Taxes:

- (1) The mortgage investing institution is obligated to make all payments of taxes for which the real property tax escrow account is maintained and that if any such payments are not timely, the mortgage investing institution is responsible for making such payments including any penalties and interest;
- (2) each month, the mortgagor is obligated to pay to the mortgage investing institution one-twelfth of the taxes, to be deposited into the real property tax escrow account, unless there is a deficiency or surplus in the account, in which case a greater or lesser amount may be required;
- (3) the mortgage investing institution must deposit the escrow payments made by the mortgagor in a banking institution or a licensed branch of a foreign banking corporation whose deposits are insured by a federal agency; and
- (4) the mortgage investing institution cannot impose any fees relating to the maintenance of the real property tax escrow account.

Insurance:

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- (1) The mortgage investing institution is obligated to make all payments for real property insurance escrow account is maintained. If any such payments are not timely, the mortgage investing institution is responsible for making such payments including any penalties and interest and must be liable for all damages to the mortgagor resulting from its failure to make timely payment.
- (2) In the event that a real property insurance premium notice is sent directly to the mortgagor by the insurer, the mortgagor must have the obligation to promptly transmit such premium notice to the mortgage investing institution, or such other institution or agent as may be designated in writing by the mortgage investing institution, for payment. Failure to do so may jeopardize the mortgagor's insurance coverage and may excuse the mortgage investing institution from liability for failure to timely make such real property insurance payments.
- (3) The mortgagor is obligated to pay one-twelfth of the real property insurance premiums each month to the mortgage investing institution for deposit into the real property insurance escrow account, unless there is a deficiency or surplus in the account, in which case a greater or lesser amount may be required.
- (4) If the mortgage investing institution is required to maintain escrow funds in an insured banking institution, the mortgage investing institution must deposit the escrow payments made by the mortgagor in a banking institution or a licensed branch of a foreign banking corporation whose deposits are insured by a federal agency.

